

A STUDY OF LOW-RENT PUBLIC HOUSING

APPLICANTS AND RESIDENTS

An Analysis of Their Characteristics

92-10-3-147

During the years of its operation the Housing Authority has accumulated a large number of applications for low-rent housing which were later withdrawn by the applicant or the Housing Authority. Since these applications contained a great deal of information, it was decided to examine and analyze a sample of 875 applications. We were particularly interested in knowing why these applications had been withdrawn, and also, whether these families were different, in any significant manner, from those families who had kept their applications active and had eventually moved into a project. In order to be able to compare the information about the withdrawn applicants with the project families the records of 107 families who had lived in the projects and then moved out, were used. We used these ex-residents because their records had been analyzed and detailed information was available which could be used for comparison. Furthermore, this group enabled us to get data on the question of why families move out of the projects.

Most of the withdrawn applications and those of the ex-residents were made in 1940, 1941 and 1942.

WHY WERE THE APPLICATIONS WITHDRAWN?

Withdrawn by Applicant

| | |
|--|-----|
| No longer interested - no reason given | 130 |
| Moved or moving out of town | 31 |
| Moved to better accommodations | 32 |
| Change in family composition | 15 |
| Did not care to move at that time | 19 |
| Rejected apartment: | 62 |
| Rooms too small | 20 |
| Rent too high | 13 |
| Apt. too small | 7 |
| Proj. too far out of way | 2 |
| Wouldn't live in proj. with colored families | 2 |
| Regulations too strict | 1 |
| Proj. not convenient to places of work | 1 |
| Proj. too far from stores | 1 |
| Didn't want to climb three flights of stairs | 1 |
| Proj. contains too many children | 1 |
| Not enough air in rooms | 1 |
| Wanted to choose project | 2 |
| Death in family | 8 |
| Illness in family | 6 |
| Unemployment | 7 |
| Wouldn't give up gas range, refrigerator, washing machine, etc. | 5 |
| Inducted into army | 3 |
| Cancelled after signing lease | 6 |
| Didn't keep appointment to sign lease | 2 |
| Too many questions asked | 2 |
| Didn't care to live in project | 2 |
| Family trouble | 2 |
| Refused to give up dog | 2 |
| Moved with relatives | 2 |
| Insufficient income to maintain apartment | 2 |
| Had signed lease at present address | 1 |
| Too many debts | 1 |
| Wanted to include outside members of family | 1 |
| Unable to secure furniture | 1 |
| Sub-Total | 333 |

Withdrawn by Housing Authority

| | | |
|------------------------------------|-----------|-----|
| No response to follow-up letter | | 280 |
| Moved - couldn't be found | | 140 |
| Ineligible on grounds of: | | 69 |
| Excessive income | 56 | |
| Residence | 6 | |
| Citizenship | 5 | |
| Housing need | 3 | |
| Uncooperative | | 42 |
| Misinformation | | 4 |
| Insufficient information on income | | 4 |
| Undesirable | | 3 |
| | Sub-Total | 542 |
| | TOTAL | 675 |

Almost one-half of all the withdrawn applications were withdrawn by the Housing Authority because there was no response to a follow-up letter, or because the applicant had moved and couldn't be located. This suggests that perhaps the project population as a group is more responsible (in terms of responding to follow-up letters) and less mobile. Only 8% of the applications were withdrawn because of ineligibility. This percentage is small because most ineligible applicants are weeded out in the original interviews before their applications are processed.

WHY DID THE EX-RESIDENTS MOVE?

| | |
|---------------------------|-----------|
| Dispossessed | 13 |
| Closer to work and school | 12 |
| Excessive income | 11 |
| Doubling up | 11 |
| Moved into own home | 9 |
| Moved without notice | 9 |
| Domestic trouble | 8 |
| Illness | 6 |
| Death | 6 |
| No reason given | 6 |
| Moved out of town | 4 |
| Remarrying | 4 |
| To obtain Cheaper rent | 4 |
| Head entered armed forces | 4 |
| | <hr/> 107 |

RACE

| | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> |
|-------|-----------------------------|---------------------|
| White | 93% | 86% |
| Negro | 7 * | 14 ** |
| | <u>100%</u> | <u>100%</u> |

* The reason for the small percentage of Negroes among this group is that few Negroes withdraw their applications since their opportunity for finding adequate housing in the private market is so limited.

** There is less turnover among the Negro project families than among the white. Whereas the Negroes constitute 30% of the population of the low-rent projects, they represent only 14% of the move-outs in this random sample.

FAMILY SIZE

| <u>No. of Persons in Family</u> | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> | <u>All Low-Rent Project Families</u> |
|-------------------------------------|-----------------------------|---------------------|--|
| 2 | 43.5% | 25.2% | 19.0% |
| 3 | 31.5 | 34.5 | 27.9 |
| 4 | 14.5 | 23.3 | 25.4 |
| 5 | 5.3 | 9.3 | 14.1 |
| 6 | 2.7 | 5.8 | 8.2 |
| 7 | 2.2 | 1.9 | 4.4 |
| 8 | .2 | .0 | 1.0 |
| 9 | .1 | .0 | .0 |
| | <u>100.0%</u> | <u>100.0%</u> | <u>100.0%</u> |
| Avg. No. of Persons per Family | 2.97 | 3.37 | 3.79 |

The projects and the ex-residents had a much lower percentage of small families and a higher percentage of large families than the withdrawn applicants. This is because the Authority gives preference, in its selection, to families with children.

Among both the withdrawn applicants and the ex-residents at the time of their making application, about one in every twenty families was expecting another child. This may have influenced their making application, and would affect the size unit required by the family.

AGE DISTRIBUTION

| | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> | <u>All Low-Rent Project Families</u> |
|-----------------|-----------------------------|---------------------|--|
| Under 10 years | 23% | 29% | 30% |
| 10 to 19 " | 14 | 15 | 18 |
| 20 to 39 " | 43 | 44 | 36 |
| 40 years & over | 20 | 12 | 16 |
| | <u>100%</u> | <u>100%</u> | <u>100%</u> |

Both the ex-residents and the project families have a higher percentage of young people than the withdrawn group, because here as in the previous case, the emphasis is on selection of families with children.

HOUSING

UNIT SIZE REQUIRED

Percentage Distribution Of Units

| | <u>Required by With- drawn Applicants</u> | <u>Occupied by Ex-Residents</u> | <u>In Low-Rent Projects</u> |
|---------|---|-------------------------------------|-----------------------------|
| 3 rooms | 61% | 41% | 51% |
| 4 " | 27 | 45 | 49 |
| 5 " | 12 | 14 | 20 |
| | <u>100%</u> | <u>100%</u> | <u>100%</u> |

RENT

| | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> |
|--|-----------------------------|---------------------|
| Average monthly rental at time of application | \$19.76 | \$19.38 |
| Average monthly cost of utilities at time of application | 8.57 | 8.26 |
| | <hr/> | <hr/> |
| Gross Rent | \$28.15 | \$27.64 |

\$23.50, which includes utilities, is the average monthly rent the withdrawn applicants would have had to pay in the projects.

\$23.26, which includes utilities, is the average monthly rent that the ex-residents paid upon moving into the projects.

Below is the amount spent by the withdrawn applicants for utilities, and the percentage without utilities. This breakdown is not available for the ex-residents.

| | |
|------------------------------|--------|
| Average monthly cost of heat | \$4.02 |
| " " " " gas | 1.66 |
| " " " " electricity | 1.53 |
| " " " " refrigeration | |
| (47% being ice boxes) | 1.16 |
| | <hr/> |
| | \$8.37 |

| | |
|---------------------------------|------|
| Families with no gas | 5.0% |
| " " " " electricity | .8% |
| " " " " ice box or refrigerator | 2.0% |

HOUSING NEED SCORES

Each applicant, before he can be considered eligible for an apartment in a project is visited at his home and the housing conditions are scored on 18 factors. If the housing is substandard on a basic factor a score of 10 is given, and if it is substandard on a secondary factor a score of 5 or less is given, depending upon the severity of the condition. Therefore, the higher the score the worst the housing. The following information is based on these scores:

| <u>Housing Scores</u> | <u>Withdrawn Applicants</u> | | <u>Ex-Residents</u> | |
|-----------------------|-----------------------------|---------------------|---------------------|---------------------|
| | <u>%</u> | <u>Cumulative %</u> | <u>%</u> | <u>Cumulative %</u> |
| Through 20 | 4 | 4 | 1 | 1 |
| 21 - 40 | 31 | 35 | 6 | 7 |
| 41 - 60 | 32 | 67 | 38 | 45 |
| 61 - 80 | 22 | 89 | 33 | 78 |
| 81 - 100 | 8 | 97 | 16 | 94 |
| 101- 120 | 2 | 99 | 4 | 98 |
| 121- 140 | 1 | 100 | 2 | 100 |
| | 100 | | 100 | |
| Average Score | 52 | | 66 | |
| Highest Score | 137 | | 134 | |

As the average scores and the range of scores indicates, the housing of the ex-residents was worse than that of the withdrawn applicants. Whereas 67% of the withdrawn applicants had scores of 60 or less, only 45% of the ex-residents had scores that low.

Of the five individual housing factors that were investigated, the following information is available about the withdrawn groups:

STRUCTURE 82.2% of the applicants lived in defective structures. Of

these structures 77.6% were in need of repairs, while the balance of 22.4% were unfit for use or in need of major repairs.

BATH 38.9% of the applicants had inadequate bathing facilities. Of these, 22.7% had a bath or shower but it was in poor condition, and 77.3% had no bath or shower, or it was unfit for use.

TOILET 30.7% of the applicants had inadequate toilet facilities. Of these 54.1% had an inadequate inside toilet, while 45.9% had no inside toilet, or it was unfit for use.

HEAT 69.1% had inadequate heating facilities. Of these 18.2% had heating facilities that were in poor condition while 81.8% had heating facilities that were substandard.

OVERCROWDING 31.2% of the applicants lived in dwellings that were overcrowded. Of these, in 36.4% of the dwellings the overcrowding was minor, but in 63.6% it was acute.

Many of these families lived in houses that were defective on other counts, as well as the ones listed above. Some of these additional items were, inadequate cooking facilities, infestation, dampness, inadequate water supply, inadequate ventilation and natural light. Most lacked safe play space for the children.

HEALTH 19.4% of the families had 1 or more members with defective health. Of these 43% were minor and 57% severe health deficiencies.

During the home visit the investigator notes the house-keeping habits, and the condition and amount of furniture owned by the applicant.

HOUSEKEEPING HABITS

| | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> |
|------|-----------------------------|---------------------|
| Good | 83% | 65% |
| Fair | 15 | 27 |
| Poor | 4 | 8 |
| | <u>100%</u> | <u>100%</u> |

FURNITURE

| | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> |
|--|-----------------------------|---------------------|
| In fair or better condition and adequate | 75% | 72% |
| In poor condition or inadequate | 25 | 28 |
| | <u>100%</u> | <u>100%</u> |

INCOMES

The range of annual family incomes was:

| | <u>Withdrawn Applicants</u> | | <u>Ex-Residents</u> | |
|---------------|-----------------------------|---------------------|---------------------|---------------------|
| | <u>%</u> | <u>Cumulative %</u> | <u>%</u> | <u>Cumulative %</u> |
| Through \$300 | .6 | .6 | 1.9 | 1.9 |
| 301 - 600 | 10.1 | 10.6 | 5.8 | 7.7 |
| 601 - 900 | 21.9 | 32.5 | 24.0 | 31.7 |
| 901 - 1200 | 53.2 | 85.7 | 51.0 | 82.7 |
| 1201 - 1500 | 12.0 | 97.7 | 17.3 | 100.0 |
| 1501 & over | 2.3 | 100.0 | 0.0 | |
| | <u>100.0</u> | | <u>100.0</u> | |

In Newark in 1940 only 21% of the families had incomes under \$1500 compared with 98% of the withdrawn applicants and 100% of the ex-residents.

\$972 was the average annual income per family among the withdrawn applicants, and \$962 among the ex-residents.

10% of the withdrawn applicants were receiving public assistance -- 6.3% of these were on W.P.A.

9.3% of the ex-residents were receiving direct public assistance at the time of their admission.

OCCUPATIONS

Of those reporting on their occupations the distribution was as follows:

| | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> |
|------------------------|-----------------------------|---------------------|
| Unskilled | 20.8% | 27.9% |
| Semi-Skilled | 22.9 | 27.9 |
| Skilled | 13.6 | 15.1 |
| Clerical & Sales | 17.2 | 19.8 |
| Service Workers | 12.7 | 4.7 |
| Domestic " | 3.6 | 2.3 |
| Proprietors & Managers | 1.7 | -- |
| Semi-professional | 1.0 | -- |
| W.P.A. | 6.4 | -- |
| Armed Forces | .4 | 2.3 |
| | <u>100.0%</u> | <u>100.0%</u> |

SAVINGS

12.7% of the withdrawn applicants had savings ranging from \$5 to

\$1400. Three quarters of the families with savings had under \$200. More than half of them had under \$100. Of the 18 families with over \$500 it was found that several were young couples living with parents or in furnished rooms who had saved this money to buy furniture for their own homes. In several other cases this amount represented the life savings of old couples. (It will be remembered that none of these families received apartments in public housing projects for the reasons given earlier.

8.4% of the ex-residents had some savings at the time of their admission to the project. The amounts ranged from \$20 to \$350, with over half of these families having less than \$100. More than three-quarters had under \$200 and none had more than \$350.

| <u>Amount of Savings</u> | <u>Withdrawn Applications</u> | | <u>Ex-Residents</u> | |
|--------------------------|-------------------------------|---------------------|---------------------|---------------------|
| | <u>%</u> | <u>Cumulative %</u> | <u>%</u> | <u>Cumulative %</u> |
| Through \$100 | 57.7 | 57.7 | 55.6 | 55.6 |
| 101 - 200 | 16.2 | 73.9 | 22.2 | 77.8 |
| 201 - 300 | 7.2 | 81.1 | -- | 77.8 |
| 301 - 400 | 1.8 | 82.9 | 22.2 | 100.0 |
| 401 - 500 | .9 | 83.8 | 100.0 | |
| 501 - 600 | 6.3 | 90.1 | | |
| 601 - 700 | 2.7 | 92.8 | | |
| 701 - 800 | 1.8 | 94.6 | | |
| 801 - 900 | 1.8 | 96.4 | | |
| 901 - 1000 | 2.7 | 99.1 | | |
| over 1000 | .9 | 100.0 | | |
| | <u>100.0</u> | | | |

AUTOMOBILES

11.8% of the withdrawn applicants and 13.1% of the ex-residents had automobiles.

INDEBTEDNESS

42.2% of the withdrawn applicants were in debt. Forty-five percent owed \$50 or less while 96% owed under \$300.

66.4% of the ex-residents had been in debt at the time of their admission with 66% owing less than \$50. Ninety-seven percent were in debt for less than \$200.

| <u>Amount of Indebtedness</u> | <u>Withdrawn Applicants</u> | | <u>Ex-Residents</u> | |
|-------------------------------|-----------------------------|---------------------|---------------------|---------------------|
| | <u>%</u> | <u>Cumulative %</u> | <u>%</u> | <u>Cumulative %</u> |
| Through \$50 | 44.7 | 44.7 | 65.8 | 65.8 |
| \$1 - 100 | 21.7 | 66.4 | 14.5 | 80.3 |
| 101 - 200 | 21.4 | 87.8 | 17.1 | 97.4 |
| 201 - 300 | 7.1 | 94.9 | 1.3 | 98.7 |
| 301 - 400 | 2.2 | 97.1 | 1.3 | 100.0 |
| 401 - 500 | 2.4 | 99.5 | - | |
| over 500 | .5 | 100.0 | - | |
| | <u>100.0</u> | | <u>100.0</u> | |

The items for which these families owed money are listed

below:

| | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> |
|-------------------|-----------------------------|---------------------|
| Furniture | 44.1% | 26.8% |
| Loans | 18.7 | 24.0 |
| Clothing | 10.3 | 4.2 |
| Radio | 4.9 | 1.4 |
| Hospital | 3.9 | 2.8 |
| Refrigerators | 3.4 | 8.7 |
| Automobiles | 1.7 | 1.4 |
| Groceries | 1.7 | 2.8 |
| Gas Stoves | 1.1 | 2.8 |
| Jewelry | 1.1 | 2.8 |
| Washing Machines | .7 | 2.8 |
| Linens | .2 | 1.4 |
| Baby Carriages | .2 | 1.4 |
| Oil heaters | .2 | 1.4 |
| Utilities | 1.1 | 1.4 |
| Coal | 2.2 | |
| House furnishings | 1.5 | |
| Sewing machines | .6 | |
| Dentist | .6 | |
| Storage | .6 | |
| Moving expenses | .2 | |
| Funeral expenses | .2 | |
| Auto tires | .2 | |
| Vacuum cleaners | .2 | |
| Flowers | .2 | |
| Furs | .2 | |
| Doctor bills | | 5.7 |
| Utensils | | 2.8 |
| Rent | | 2.8 |
| Cameras | | 1.4 |
| Charge account | | 1.4 |
| Judgments | | 1.4 |
| Oil | | 1.4 |
| | <u>100.0%</u> | <u>100.0%</u> |

Following are some typical housing situations found among the withdrawn applicants:

Mr. and Mrs. G and their three year old daughter lived on the third floor in a sixteen-family tenement house located on a narrow alley where most of the buildings were warehouses. The steps and floors were broken and unsafe, the doors, windows and walls were all in poor condition, and the building was infested with mice and roaches. This flat had a toilet on the porch, which was shared by three other families. There was no bath or shower and only cold water. Gas was used for lighting and an oil stove for heat. There were no laundry facilities. Of the two bedrooms one had a window which faced a shaft and the other had no window at all. Ventilation throughout the apartment was very poor. For these accommodations they paid \$15 a month for rent, and an average of \$7 a month for utilities.

In spite of these conditions the investigator noted that the housekeeping was good and the furniture in good condition.

This family withdrew their application when they moved out of town where the husband had secured a job.

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A mother and her sixteen year old daughter and eleven year old son had lived for five years in an apartment where the kitchen, bath and one bedroom were in the basement and the bathtub was in the kitchen. The basement bedroom could not be used because there was so much water on the floor. Therefore, the son had to sleep in the dining room. All of the rooms were dark and damp. The closets were not fit for use.

The foundation of the building was defective, the walls broken and sagging, the roof, floors and steps defective and unsafe and the building acutely infested. The hot water could not be used because of defective pipes. Although there was electricity the defective wires constituted a fire hazard in this frame structure. Heat was obtained from a coal stove. The investigator concluded his report with, "this place is unfit to live in, but the standards of housekeeping are excellent".

The rent for this dwelling was \$20 a month, this rental having recently been increased from \$15 a month. This dwelling, a health, safety and fire hazard, is typical of that occupied by scores of families in this city.

This family was deferred until the mother would receive her final citizenship papers, which were expected shortly.

Mr. and Mrs. J. and their six children lived in a building which the investigator said "should be condemned -- the property is too old to occupy safely". The area, a mixed residential and industrial one, "is not suitable for family life". There was no play space for the six children, the oldest being a boy of sixteen years.

These eight persons lived in four rooms in the rear of a frame structure where the floors were dangerously weak and the entire building in very poor condition. They had only cold water and a bathroom that was too cold for use. The apartment was heated by a coal range. Two persons had to sleep in the living room.

The entrance to this flat was through an alley under the house and up the rear stairs. The rent was \$15 a month and an average of \$12 a month was spent on utilities including fuel and ice. The investigator marked this family as "resourceful".

This application was withdrawn when it was found that the family had six children instead of the five that had been reported. The father stated that one child had been left out because they realized that there were no accommodations for so large a family. At the time application was made there were no four-bedroom units, which is what they would have required.

SUMMARY

In discussing why the applications were withdrawn we pointed out that a selective factor might operate in the case of tenants living in the project. The withdrawn applications were largely those of families which had moved and could not be located, or had failed to answer follow-up letters concerning their applications. This may imply that the less responsible and more mobile families are eliminated.

With regard to population composition the withdrawn applicants had a much larger percentage of two-person families than the project population. This reflects the housing authority policy of giving preference to families with children. The withdrawn applicants had a greater percentage of older persons, and a smaller percentage of children.

The housing of the ex-residents was worse than that of the withdrawn applicants since 55% of the former had housing need scores of over 60, whereas only 33% of the withdrawn applicants were in that category. The average score of the ex-residents was 14 points higher than the average of the withdrawn applicants. The average rental and cost of utilities, for the ex-residents before moving into the projects, and of the withdrawn families was very close with the latter paying only \$.61 a month more than the gross rent of the project families in their former dwellings. The housing of both groups was much worse than the average for the city as a whole.

At the time of making their applications 8% of the ex-residents were regarded by the investigator as having poor housekeeping habits, as compared with 4% of the withdrawn applicants. Poor housekeeping habits cannot be disassociated from poor housing and lack of facilities. When families move into standard housing, where they have adequate facilities, their housekeeping generally improves. In both groups about a quarter had furniture that was inadequate or in poor condition.

The income distribution of both groups was very close. The average annual income of the ex-residents of 1962 was \$10 less per year than the \$972 average of the withdrawn applicants. Both groups had a considerably lower average annual income than the average for the city as a whole.

The occupational distribution of both groups was very similar with the largest categories being those of unskilled and semi-skilled workers.

At the time of their application a smaller number of the ex-residents than of the withdrawn applicants had any savings. All of the ex-residents with savings had under \$350 whereas 17% of the withdrawn applicants with savings had more than that amount.

About the same percentage in each group had automobiles.

A much greater percentage of the ex-residents than of the withdrawn applicants had been in debt at the time of making their applications. However, the ex-residents who were in debt, owed, on the average, less than the withdrawn applicants. Eighty percent of the ex-residents in debt owed less than \$100, whereas only 66% of the withdrawn applicants were in that category.

The items for which most families were in debt, in both groups, were furniture and loans.

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APPLICANTS AND RESIDENTS

An Analysis of Their Characteristics

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During the years of its operation the Housing Authority has accumulated a large number of applications for low-rent housing which were later withdrawn by the applicant or the Housing Authority. Since these applications contained a great deal of information, it was decided to examine and analyze a sample of 875 applications. We were particularly interested in knowing why these applications had been withdrawn, and also, whether these families were different, in any significant manner, from those families who had kept their applications active and had eventually moved into a project. In order to be able to compare the information about the withdrawn applicants with the project families the records of 107 families who had lived in the projects and then moved out, were used. We used these ex-residents because their records had been analyzed and detailed information was available which could be used for comparison. Furthermore, this group enabled us to get data on the question of why families move out of the projects.

Most of the withdrawn applications and those of the ex-residents were made in 1940, 1941 and 1942.

WHY WERE THE APPLICATIONS WITHDRAWN?

Withdrawn by Applicant

| | |
|--|-----|
| No longer interested - no reason given | 130 |
| Moved or moving out of town | 31 |
| Moved to better accommodations | 32 |
| Change in family composition | 15 |
| Did not care to move at that time | 19 |
| Rejected apartment: | 52 |
| Rooms too small | 20 |
| Rent too high | 13 |
| Apt. too small | 7 |
| Proj. too far out of way | 2 |
| Wouldn't live in proj. with colored families | 2 |
| Regulations too strict | 1 |
| Proj. not convenient to place of work | 1 |
| Proj. too far from stores | 1 |
| Didn't want to climb three flights of stairs | 1 |
| Proj. contains too many children | 1 |
| Not enough air in rooms | 1 |
| Wanted to choose project | 2 |
| Death in family | 8 |
| Illness in family | 8 |
| Unemployment | 7 |
| Wouldn't give up gas range, refrigerator, washing machine, etc. | 6 |
| Inducted into army | 3 |
| Cancelled after signing lease | 5 |
| Didn't keep appointment to sign lease | 2 |
| Too many questions asked | 2 |
| Didn't care to live in project | 2 |
| Family trouble | 2 |
| Refused to give up dog | 2 |
| Moved with relatives | 2 |
| Insufficient income to maintain apartment | 2 |
| Had signed lease at present address | 1 |
| Too many debts | 1 |
| Wanted to include outside members of family | 1 |
| Unable to secure furniture | 1 |
| Sub-Total | 333 |

Withdrawn by Housing Authority

| | |
|------------------------------------|-----|
| No response to follow-up letter | 280 |
| Moved - couldn't be found | 140 |
| Ineligible on grounds of: | 69 |
| Excessive income | 56 |
| Residence | 5 |
| Citizenship | 5 |
| Housing need | 3 |
| Uncooperative | 42 |
| Misinformation | 4 |
| Insufficient information on income | 4 |
| Undesirable | 3 |
| Sub-Total | 542 |
| TOTAL | 675 |

Almost one-half of all the withdrawn applications were withdrawn by the Housing Authority because there was no response to a follow-up letter, or because the applicant had moved and couldn't be located. This suggests that perhaps the project population as a group is more responsible (in terms of responding to follow-up letters) and less mobile. Only 8% of the applications were withdrawn because of ineligibility. This percentage is small because most ineligible applicants are weeded out in the original interviews before their applications are processed.

WHY DID THE EX-RESIDENTS MOVE?

| | |
|---------------------------|-----------|
| Dispossessed | 13 |
| Closer to work and school | 12 |
| Excessive income | 11 |
| Doubling up | 11 |
| Moved into own home | 9 |
| Moved without notice | 9 |
| Domestic trouble | 8 |
| Illness | 6 |
| Death | 6 |
| No reason given | 6 |
| Moved out of town | 4 |
| Remarrying | 4 |
| To obtain Cheaper rent | 4 |
| Head entered armed forces | 4 |
| | <hr/> 107 |

RACE

| | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> |
|-------|-----------------------------|---------------------|
| White | 93% | 86% |
| Negro | 7 * | 14 ** |
| | <u>100%</u> | <u>100%</u> |

* The reason for the small percentage of Negroes among this group is that few Negroes withdraw their applications since their opportunity for finding adequate housing in the private market is so limited.

** There is less turnover among the Negro project families than among the white. Whereas the Negroes constitute 30% of the population of the low-rent projects, they represent only 14% of the move-outs in this random sample.

FAMILY SIZE

| <u>No. of Persons in Family</u> | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> | <u>All Low-Rent Project Families</u> |
|-------------------------------------|-----------------------------|---------------------|--|
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| 3 | 31.6 | 34.5 | 27.9 |
| 4 | 14.5 | 23.3 | 25.4 |
| 5 | 5.3 | 9.3 | 14.1 |
| 6 | 2.7 | 5.8 | 8.2 |
| 7 | 2.2 | 1.9 | 4.4 |
| 8 | .2 | .0 | 1.0 |
| 9 | .1 | .0 | .0 |
| | <u>100.0%</u> | <u>100.0%</u> | <u>100.0%</u> |
| Avg. No. of Persons per Family | 2.97 | 3.37 | 3.79 |

The projects and the ex-residents had a much lower percentage of small families and a higher percentage of large families than the withdrawn applicants. This is because the Authority gives preference, in its selection, to families with children.

Among both the withdrawn applicants and the ex-residents at the time of their making application, about one in every twenty families was expecting another child. This may have influenced their making application, and would affect the size unit required by the family.

AGE DISTRIBUTION

| | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> | <u>All Low-Rent Project Families</u> |
|-----------------|-----------------------------|---------------------|--------------------------------------|
| Under 10 years | 23% | 29% | 30% |
| 10 to 19 " | 14 | 15 | 18 |
| 20 to 39 " | 43 | 44 | 38 |
| 40 years & over | 20 | 12 | 16 |
| | <u>100%</u> | <u>100%</u> | <u>100%</u> |

Both the ex-residents and the project families have a higher percentage of young people than the withdrawn group, because here as in the previous case, the emphasis is on selection of families with children.

HOUSING

UNIT SIZE REQUIRED

Percentage Distribution Of Units

| | <u>Required by With-drawn Applicants</u> | <u>Occupied by Ex-Residents</u> | <u>In Low-Rent Projects</u> |
|---------|--|---------------------------------|-----------------------------|
| 3 rooms | 61% | 41% | 31% |
| 4 " | 27 | 46 | 49 |
| 5 " | 12 | 14 | 20 |
| | <u>100%</u> | <u>100%</u> | <u>100%</u> |

RENT

| | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> |
|--|-----------------------------|---------------------|
| Average monthly rental at time of application | \$19.78 | \$19.58 |
| Average monthly cost of utilities at time of application | 8.37 | 8.26 |
| | <hr/> | <hr/> |
| Gross Rent | \$28.15 | \$27.64 |

\$25.50, which includes utilities, is the average monthly rent the withdrawn applicants would have had to pay in the projects.

\$23.26, which includes utilities, is the average monthly rent that the ex-residents paid upon moving into the projects.

Below is the amount spent by the withdrawn applicants for utilities, and the percentage without utilities. This breakdown is not available for the ex-residents.

| | |
|------------------------------|--------|
| Average monthly cost of heat | \$4.02 |
| " " " " gas | 1.66 |
| " " " " electricity | 1.53 |
| " " " " refrigeration | |
| (47% being ice boxes) | 1.16 |
| | <hr/> |
| | \$8.37 |

| | |
|-------------------------------|------|
| Families with no gas | 5.0% |
| " " " electricity | .6% |
| " " " ice box or refrigerator | 2.0% |

HOUSING NEED SCORES

Each applicant, before he can be considered eligible for an apartment in a project is visited at his home and the housing conditions are scored on 18 factors. If the housing is substandard on a basic factor a score of 10 is given, and if it is substandard on a secondary factor a score of 5 or less is given, depending upon the severity of the condition. Therefore, the higher the score the worst the housing. The following information is based on these scores:

| <u>Housing Scores</u> | <u>Withdrawn Applicants</u> | | <u>Ex-Residents</u> | |
|---------------------------|-----------------------------|---------------------|---------------------|---------------------|
| | <u>%</u> | <u>Cumulative %</u> | <u>%</u> | <u>Cumulative %</u> |
| Through 20 | 4 | 4 | 1 | 1 |
| 21 - 40 | 31 | 35 | 6 | 7 |
| 41 - 60 | 32 | 67 | 38 | 45 |
| 61 - 80 | 22 | 89 | 33 | 78 |
| 81 - 100 | 8 | 97 | 16 | 94 |
| 101- 120 | 3 | 99 | 4 | 98 |
| 121- 140 | 1 | 100 | 2 | 100 |
| | 100 | | 100 | |
| Average Score | 62 | | 66 | |
| Highest Score | 137 | | 134 | |

As the average scores and the range of scores indicates, the housing of the ex-residents was worse than that of the withdrawn applicants. Whereas 67% of the withdrawn applicants had scores of 60 or less, only 45% of the ex-residents had scores that low.

Of the five individual housing factors that were investigated, the following information is available about the withdrawn groups:

STRUCTURE 82.2% of the applicants lived in defective structures. Of

these structures 77.6% were in need of repairs, while the balance of 22.4% were unfit for use or in need of major repairs.

BATH 38.9% of the applicants had inadequate bathing facilities. Of these, 22.7% had a bath or shower but it was in poor condition, and 77.3% had no bath or shower, or it was unfit for use.

TOILET 30.7% of the applicants had inadequate toilet facilities. Of these 54.1% had an inadequate inside toilet, while 45.9% had no inside toilet, or it was unfit for use.

HEAT 69.1% had inadequate heating facilities. Of these 18.2% had heating facilities that were in poor condition while 81.8% had heating facilities that were substandard.

OVERCROWDING 31.2% of the applicants lived in dwellings that were overcrowded. Of these, in 36.4% of the dwellings the overcrowding was minor, but in 63.6% it was acute.

Many of these families lived in houses that were defective on other counts, as well as the ones listed above. Some of these additional items were, inadequate cooking facilities, infestation, dampness, inadequate water supply, inadequate ventilation and natural light. Most lacked safe play space for the children.

HEALTH 19.4% of the families had 1 or more members with defective health. Of these 43% were minor and 57% severe health deficiencies.

During the home visit the investigator notes the house-keeping habits, and the condition and amount of furniture owned by the applicant.

HOUSEKEEPING HABITS

| | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> |
|------|-----------------------------|---------------------|
| Good | 83% | 65% |
| Fair | 13 | 27 |
| Poor | 4 | 8 |
| | <u>100%</u> | <u>100%</u> |

FURNITURE

| | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> |
|--|-----------------------------|---------------------|
| In fair or better condition and adequate | 75% | 72% |
| In poor condition or inadequate | 25 | 28 |
| | <u>100%</u> | <u>100%</u> |

INCOMES

The range of annual family incomes was:

| | <u>Withdrawn Applicants</u> | | <u>Ex-Residents</u> | |
|---------------|-----------------------------|---------------------|---------------------|---------------------|
| | <u>%</u> | <u>Cumulative %</u> | <u>%</u> | <u>Cumulative %</u> |
| Through \$300 | .8 | .5 | 1.9 | 1.9 |
| 301 - 600 | 10.1 | 10.6 | 5.8 | 7.7 |
| 601 - 900 | 21.9 | 32.5 | 24.0 | 31.7 |
| 901 - 1200 | 53.2 | 85.7 | 51.0 | 82.7 |
| 1201 - 1500 | 12.0 | 97.7 | 17.3 | 100.0 |
| 1501 & over | 2.3 | 100.0 | 0.0 | |
| | <u>100.0</u> | | <u>100.0</u> | |

In Newark in 1940 only 21% of the families had incomes under \$1500 compared with 98% of the withdrawn applicants and 100% of the ex-residents.

\$972 was the average annual income per family among the withdrawn applicants, and \$962 among the ex-residents.

10% of the withdrawn applicants were receiving public assistance -- 6.3% of these were on W.P.A.

9.3% of the ex-residents were receiving direct public assistance at the time of their admission.

OCCUPATIONS

Of those reporting on their occupations the distribution was as follows:

| | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> |
|------------------------|-----------------------------|---------------------|
| Unskilled | 20.5% | 27.9% |
| Semi-Skilled | 22.9 | 27.9 |
| Skilled | 13.6 | 16.1 |
| Clerical & Sales | 17.2 | 19.8 |
| Service Workers | 12.7 | 4.7 |
| Domestic " | 3.6 | 2.3 |
| Proprietors & Managers | 1.7 | -- |
| Semi-professional | 1.0 | -- |
| W.P.A. | 6.4 | -- |
| Armed Forces | .4 | 2.5 |
| | <u>100.0%</u> | <u>100.0%</u> |

SAVINGS

12.7% of the withdrawn applicants had savings ranging from \$5 to

\$1400. Three quarters of the families with savings had under \$200. More than half of them had under \$100. Of the 18 families with over \$500 it was found that several were young couples living with parents or in furnished rooms who had saved this money to buy furniture for their own homes. In several other cases this amount represented the life savings of old couples. (It will be remembered that none of these families received apartments in public housing projects for the reasons given earlier.

8.4% of the ex-residents had some savings at the time of their admission to the project. The amounts ranged from \$20 to \$350, with over half of these families having less than \$100. More than three-quarters had under \$200 and none had more than \$350.

| <u>Amount of Savings</u> | <u>Withdrawn Applications</u> | | <u>Ex-Residents</u> | |
|--------------------------|-------------------------------|---------------------|---------------------|---------------------|
| | <u>%</u> | <u>Cumulative %</u> | <u>%</u> | <u>Cumulative %</u> |
| Through \$100 | 57.7 | 57.7 | 55.6 | 55.6 |
| 101 - 200 | 16.2 | 73.9 | 22.2 | 77.8 |
| 201 - 300 | 7.2 | 81.1 | -- | 77.8 |
| 301 - 400 | 1.8 | 82.9 | 22.2 | 100.0 |
| 401 - 500 | .9 | 83.8 | 100.0 | |
| 501 - 600 | 6.3 | 90.1 | | |
| 601 - 700 | 2.7 | 92.8 | | |
| 701 - 800 | 1.8 | 94.6 | | |
| 801 - 900 | 1.8 | 96.4 | | |
| 901 - 1000 | 2.7 | 99.1 | | |
| over 1000 | .9 | 100.0 | | |
| | 100.0 | | | |

AUTOMOBILES

11.8% of the withdrawn applicants and 13.1% of the ex-residents had automobiles.

INDEBTEDNESS

42.2% of the withdrawn applicants were in debt. Forty-five percent owed \$50 or less while 95% owed under \$300.

66.4% of the ex-residents had been in debt at the time of their admission with 66% owing less than \$50. Ninety-seven percent were in debt for less than \$200.

| <u>Amount of Indebtedness</u> | <u>Withdrawn Applicants</u> | | <u>Ex-Residents</u> | |
|-------------------------------|-----------------------------|---------------------|---------------------|---------------------|
| | <u>%</u> | <u>Cumulative %</u> | <u>%</u> | <u>Cumulative %</u> |
| Through \$50 | 44.7 | 44.7 | 65.8 | 65.8 |
| \$1 - 100 | 21.7 | 66.4 | 14.5 | 80.3 |
| 101 - 200 | 21.4 | 87.8 | 17.1 | 97.4 |
| 201 - 300 | 7.1 | 94.9 | 1.3 | 98.7 |
| 301 - 400 | 2.2 | 97.1 | 1.3 | 100.0 |
| 401 - 500 | 2.4 | 99.5 | - | - |
| over 500 | .5 | 100.0 | - | - |
| | <u>100.0</u> | | <u>100.0</u> | |

The items for which these families owed money are listed

below:

| | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> |
|-------------------|-----------------------------|---------------------|
| Furniture | 44.1% | 26.8% |
| Loans | 18.7 | 24.0 |
| Clothing | 10.3 | 4.2 |
| Radio | 4.9 | 1.4 |
| Hospital | 3.9 | 2.8 |
| Refrigerators | 3.4 | 5.7 |
| Automobiles | 1.7 | 1.4 |
| Groceries | 1.7 | 2.8 |
| Gas Stoves | 1.1 | 2.8 |
| Jewelry | 1.1 | 2.8 |
| Washing Machines | .7 | 2.8 |
| Linens | .2 | 1.4 |
| Baby Carriages | .2 | 1.4 |
| Oil heaters | .2 | 1.4 |
| Utilities | 1.1 | 1.4 |
| Coal | 2.2 | |
| House furnishings | 1.5 | |
| Sewing machines | .6 | |
| Dentist | .6 | |
| Storage | .6 | |
| Moving expenses | .2 | |
| Funeral expenses | .2 | |
| Auto tires | .2 | |
| Vacuum cleaners | .2 | |
| Flowers | .2 | |
| Fare | .2 | |
| Doctor bills | | 5.7 |
| Utensils | | 2.8 |
| Rent | | 2.8 |
| Cameras | | 1.4 |
| Charge account | | 1.4 |
| Judgments | | 1.4 |
| Oil | | 1.4 |
| | <hr/> 100.0% | <hr/> 100.0% |

Following are some typical housing situations found among the withdrawn applicants:

Mr. and Mrs. G and their three year old daughter lived on the third floor in a sixteen-family tenement house located on a narrow alley where most of the buildings were warehouses. The steps and floors were broken and unsafe, the doors, windows and walls were all in poor condition, and the building was infested with mice and roaches. This flat had a toilet on the porch, which was shared by three other families. There was no bath or shower and only cold water. Gas was used for lighting and an oil stove for heat. There were no laundry facilities. Of the two bedrooms one had a window which faced a shaft and the other had no window at all. Ventilation throughout the apartment was very poor. For these accommodations they paid \$15 a month for rent, and an average of \$7 a month for utilities.

In spite of these conditions the investigator noted that the housekeeping was good and the furniture in good condition.

This family withdrew their application when they moved out of town where the husband had secured a job.

* * *

A mother and her eighteen year old daughter and eleven year old son had lived for five years in an apartment where the kitchen, bath and one bedroom were in the basement and the bathtub was in the kitchen. The basement bedroom could not be used because there was so much water on the floor. Therefore, the son had to sleep in the dining room. All of the rooms were dark and damp. The closets were not fit for use.

The foundation of the building was defective, the walls broken and sagging, the roof, floors and steps defective and unsafe and the building acutely infested. The hot water could not be used because of defective pipes. Although there was electricity the defective wires constituted a fire hazard in this frame structure. Heat was obtained from a coal stove. The investigator concluded his report with, "this place is unfit to live in, but the standards of housekeeping are excellent".

The rent for this dwelling was \$20 a month, this rental having recently been increased from \$15 a month. This dwelling, a health, safety and fire hazard, is typical of that occupied by scores of families in this city.

This family was deferred until the mother would receive her final citizenship papers, which were expected shortly.

* * *

Mr. and Mrs. J. and their six children lived in a building which the investigator said "should be condemned -- the property is too old to occupy safely". The area, a mixed residential and industrial one, "is not suitable for family life". There was no play space for the six children, the oldest being a boy of sixteen years.

These eight persons lived in four rooms in the rear of a frame structure where the floors were dangerously weak and the entire building in very poor condition. They had only cold water and a bathroom that was too cold for use. The apartment was heated by a coal range. Two persons had to sleep in the living room.

The entrance to this flat was through an alley under the house and up the rear stairs. The rent was \$15 a month and an average of \$12 a month was spent on utilities including fuel and ice. The investigator marked this family as "resourceful".

This application was withdrawn when it was found that the family had six children instead of the five that had been reported. The father stated that one child had been left out because they realized that there were no accommodations for so large a family. At the time application was made there were no four-bedroom units, which is what they would have required.

SUMMARY

In discussing why the applications were withdrawn we pointed out that a selective factor might operate in the case of tenants living in the project. The withdrawn applications were largely those of families which had moved and could not be located, or had failed to answer follow-up letters concerning their applications. This may imply that the less responsible and more mobile families are eliminated.

With regard to population composition the withdrawn applicants had a much larger percentage of two-person families than the project population. This reflects the housing authority policy of giving preference to families with children. The withdrawn applicants had a greater percentage of older persons, and a smaller percentage of children.

The housing of the ex-residents was worse than that of the withdrawn applicants since 55% of the former had housing need scores of over 60, whereas only 33% of the withdrawn applicants were in that category. The average score of the ex-residents was 14 points higher than the average of the withdrawn applicants. The average rental and cost of utilities, for the ex-residents before moving into the projects, and of the withdrawn families was very close with the latter paying only \$.51 a month more than the gross rent of the project families in their former dwellings. The housing of both groups was much worse than the average for the city as a whole.

At the time of making their applications 8% of the ex-residents were regarded by the investigator as having poor housekeeping habits, as compared with 4% of the withdrawn applicants. Poor housekeeping habits cannot be dissociated from poor housing and lack of facilities. When families move into standard housing, where they have adequate facilities, their housekeeping generally improves. In both groups about a quarter had furniture that was inadequate or in poor condition.

The income distribution of both groups was very close. The average annual income of the ex-residents of 1962 was \$10 less per year than the \$372 average of the withdrawn applicants. Both groups had a considerably lower average annual income than the average for the city as a whole.

The occupational distribution of both groups was very similar with the largest categories being those of unskilled and semi-skilled workers.

At the time of their application a smaller number of the ex-residents than of the withdrawn applicants had any savings. All of the ex-residents with savings had under \$350 whereas 17% of the withdrawn applicants with savings had more than that amount.

About the same percentage in each group had automobiles.

A much greater percentage of the ex-residents than of the withdrawn applicants had been in debt at the time of making their applications. However, the ex-residents who were in debt, owed, on the average, less than the withdrawn applicants. Eighty percent of the ex-residents in debt owed less than \$100, whereas only 66% of the withdrawn applicants were in that category.

The items for which most families were in debt, in both groups, were furniture and loans.

A STUDY OF LOW-RENT PUBLIC HOUSING

APPLICANTS AND RESIDENTS

An Analysis of Their Characteristics

During the years of its operation the Housing Authority has accumulated a large number of applications for low-rent housing which were later withdrawn by the applicant or the Housing Authority. Since these applications contained a great deal of information, it was decided to examine and analyze a sample of 876 applications. We were particularly interested in knowing why these applications had been withdrawn, and also, whether these families were different, in any significant manner, from those families who had kept their applications active and had eventually moved into a project. In order to be able to compare the information about the withdrawn applicants with the project families the records of 107 families who had lived in the projects and then moved out, were used. We used these ex-residents because their records had been analyzed and detailed information was available which could be used for comparison. Furthermore, this group enabled us to get data on the question of why families move out of the projects.

Most of the withdrawn applications and those of the ex-residents were made in 1940, 1941 and 1942.

WHY WERE THE APPLICATIONS WITHDRAWN?

Withdrawn by Applicant

| | |
|--|------------|
| No longer interested - no reason given | 130 |
| Moved or moving out of town | 31 |
| Moved to better accommodations | 32 |
| Change in family composition | 15 |
| Did not care to move at that time | 19 |
| Rejected apartment: | 52 |
| Rooms too small | 20 |
| Rent too high | 13 |
| Apt. too small | 7 |
| Proj. too far out of way | 2 |
| Wouldn't live in proj. with colored families | 2 |
| Regulations too strict | 1 |
| Proj. not convenient to place of work | 1 |
| Proj. too far from stores | 1 |
| Didn't want to climb three flights of stairs | 1 |
| Proj. contains too many children | 1 |
| Not enough air in rooms | 1 |
| Wanted to choose project | 2 |
| Death in family | 8 |
| Illness in family | 8 |
| Unemployment | 7 |
| Wouldn't give up gas range, refrigerator, washing machine, etc. | 5 |
| Inducted into army | 3 |
| Cancelled after signing lease | 5 |
| Didn't keep appointment to sign lease | 2 |
| Too many questions asked | 2 |
| Didn't care to live in project | 2 |
| Family trouble | 2 |
| Refused to give up dog | 2 |
| Moved with relatives | 2 |
| Insufficient income to maintain apartment | 2 |
| Had signed lease at present address | 1 |
| Too many debts | 1 |
| Wanted to include outside members of family | 1 |
| Unable to secure furniture | 1 |
| Sub-Total | <u>533</u> |

Withdrawn by Housing Authority

| | | |
|------------------------------------|----|------------|
| No response to follow-up letter | | 280 |
| Moved - couldn't be found | | 140 |
| Ineligible on grounds of: | | 69 |
| Excessive income | 56 | |
| Residence | 5 | |
| Citizenship | 5 | |
| Housing need | 3 | |
| Uncooperative | | 42 |
| Misinformation | | 4 |
| Insufficient information on income | | 4 |
| Undesirable | | 3 |
| Sub-Total | | <u>542</u> |
| TOTAL | | 875 |

Almost one-half of all the withdrawn applications were withdrawn by the Housing Authority because there was no response to a follow-up letter, or because the applicant had moved and couldn't be located. This suggests that perhaps the project population as a group is more responsible (in terms of responding to follow-up letters) and less mobile. Only 8% of the applications were withdrawn because of ineligibility. This percentage is small because most ineligible applicants are weeded out in the original interviews before their applications are processed.

WHY DID THE EX-RESIDENTS MOVE?

| | |
|---------------------------|------------|
| Dispossessed | 13 |
| Closer to work and school | 12 |
| Excessive income | 11 |
| Doubling up | 11 |
| Moved into own home | 9 |
| Moved without notice | 9 |
| Domestic trouble | 8 |
| Illness | 6 |
| Death | 6 |
| No reason given | 6 |
| Moved out of town | 4 |
| Remarrying | 4 |
| To obtain Cheaper rent | 4 |
| Head entered armed forces | 4 |
| | <u>107</u> |

RACE

| | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> |
|-------|-----------------------------|---------------------|
| White | 93% | 86% |
| Negro | 7 * | 14 ** |
| | <u>100%</u> | <u>100%</u> |

* The reason for the small percentage of Negroes among this group is that few Negroes withdraw their applications since their opportunity for finding adequate housing in the private market is so limited.

** There is less turnover among the Negro project families than among the white. Whereas the Negroes constitute 30% of the population of the low-rent projects, they represent only 14% of the move-outs in this random sample.

FAMILY SIZE

| <u>No. of Persons in Family</u> | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> | <u>All Low-Rent Project Families</u> |
|-------------------------------------|-----------------------------|---------------------|--|
| 2 | 43.5% | 25.2% | 19.0% |
| 3 | 31.5 | 34.5 | 27.9 |
| 4 | 14.5 | 23.3 | 25.4 |
| 5 | 5.3 | 9.3 | 14.1 |
| 6 | 2.7 | 5.8 | 8.2 |
| 7 | 2.2 | 1.9 | 4.4 |
| 8 | .2 | .0 | 1.0 |
| 9 | .1 | .0 | .0 |
| | <u>100.0%</u> | <u>100.0%</u> | <u>100.0%</u> |
| Avg. No. of Persons per Family | 2.97 | 3.37 | 3.79 |

The projects and the ex-residents had a much lower percentage of small families and a higher percentage of large families than the withdrawn applicants. This is because the Authority gives preference, in its selection, to families with children.

Among both the withdrawn applicants and the ex-residents at the time of their making application, about one in every twenty families was expecting another child. This may have influenced their making application, and would affect the size unit required by the family.

AGE DISTRIBUTION

| | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> | <u>All Low-Rent Project Families</u> |
|-----------------|-----------------------------|---------------------|--|
| Under 10 years | 25% | 29% | 30% |
| 10 to 19 " | 14 | 15 | 18 |
| 20 to 39 " | 43 | 44 | 35 |
| 40 years & over | 20 | 12 | 16 |
| | <u>100%</u> | <u>100%</u> | <u>100%</u> |

Both the ex-residents and the project families have a higher percentage of young people than the withdrawn group, because here as in the previous case, the emphasis is on selection of families with children.

HOUSING

UNIT SIZE REQUIRED

Percentage Distribution Of Units

| | <u>Required by With- drawn Applicants</u> | <u>Occupied by Ex-Residents</u> | <u>In Low-Rent Projects</u> |
|---------|---|-------------------------------------|-----------------------------|
| 3 rooms | 61% | 41% | 31% |
| 4 " | 27 | 45 | 49 |
| 5 " | 12 | 14 | 20 |
| | <u>100%</u> | <u>100%</u> | <u>100%</u> |

RENT

| | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> |
|--|-----------------------------|---------------------|
| Average monthly rental at time of application | \$19.78 | \$19.38 |
| Average monthly cost of utilities at time of application | 8.87 | 8.26 |
| | <hr/> | <hr/> |
| Gross Rent | \$28.15 | \$27.64 |

\$23.50, which includes utilities, is the average monthly rent the withdrawn applicants would have had to pay in the projects.

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Below is the amount spent by the withdrawn applicants for utilities, and the percentage without utilities. This breakdown is not available for the ex-residents.

| | |
|------------------------------|--------|
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| " " " " gas | 1.66 |
| " " " " electricity | 1.53 |
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| (47% being ice boxes) | 1.16 |
| | <hr/> |
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| | |
|---------------------------------|------|
| Families with no gas | 5.0% |
| " " " " electricity | .8% |
| " " " " ice box or refrigerator | 2.0% |

HOUSING NEED SCORES

Each applicant, before he can be considered eligible for an apartment in a project is visited at his home and the housing conditions are scored on 18 factors. If the housing is substandard on a basic factor a score of 10 is given, and if it is substandard on a secondary factor a score of 5 or less is given, depending upon the severity of the condition. Therefore, the higher the score the worst the housing. The following information is based on these scores:

| <u>Housing Scores</u> | <u>Withdrawn Applicants</u> | | <u>Ex-Residents</u> | |
|---------------------------|-----------------------------|---------------------|---------------------|---------------------|
| | <u>%</u> | <u>Cumulative %</u> | <u>%</u> | <u>Cumulative %</u> |
| Through 20 | 4 | 4 | 1 | 1 |
| 21 - 40 | 31 | 35 | 6 | 7 |
| 41 - 60 | 32 | 67 | 38 | 45 |
| 61 - 80 | 22 | 89 | 33 | 78 |
| 81 - 100 | 8 | 97 | 16 | 94 |
| 101- 120 | 2 | 99 | 4 | 98 |
| 121- 140 | 1 | 100 | 2 | 100 |
| | 100 | | 100 | |
| Average Score | 52 | | 66 | |
| Highest Score | 137 | | 134 | |

As the average scores and the range of scores indicates, the housing of the ex-residents was worse than that of the withdrawn applicants. Whereas 67% of the withdrawn applicants had scores of 60 or less, only 45% of the ex-residents had scores that low.

Of the five individual housing factors that were investigated, the following information is available about the withdrawn group:

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TOILET 30.7% of the applicants had inadequate toilet facilities. Of these 54.1% had an inadequate inside toilet, while 45.9% had no inside toilet, or it was unfit for use.

HEAT 69.1% had inadequate heating facilities. Of these 19.2% had heating facilities that were in poor condition while 81.8% had heating facilities that were substandard.

OVERCROWDING 31.2% of the applicants lived in dwellings that were overcrowded. Of these, in 36.4% of the dwellings the overcrowding was minor, but in 63.6% it was acute.

Many of these families lived in houses that were defective on other counts, as well as the ones listed above. Some of these additional items were, inadequate cooking facilities, infestation, dampness, inadequate water supply, inadequate ventilation and natural light. Most lacked safe play space for the children.

HEALTH 19.4% of the families had 1 or more members with defective health. Of these 43% were minor and 57% severe health deficiencies.

During the home visit the investigator notes the house-keeping habits, and the condition and amount of furniture owned by the applicant.

HOUSEKEEPING HABITS

| | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> |
|------|-----------------------------|---------------------|
| Good | 83% | 65% |
| Fair | 13 | 27 |
| Poor | 4 | 8 |
| | <u>100%</u> | <u>100%</u> |

FURNITURE

| | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> |
|--|-----------------------------|---------------------|
| In fair or better condition and adequate | 75% | 72% |
| In poor condition or inadequate | 25 | 28 |
| | <u>100%</u> | <u>100%</u> |

INCOMES

The range of annual family incomes was:

| | <u>Withdrawn Applicants</u> | | <u>Ex-Residents</u> | |
|---------------|-----------------------------|---------------------|---------------------|---------------------|
| | <u>%</u> | <u>Cumulative %</u> | <u>%</u> | <u>Cumulative %</u> |
| Through \$300 | .5 | .5 | 1.9 | 1.9 |
| 301 - 600 | 10.1 | 10.6 | 5.8 | 7.7 |
| 601 - 900 | 21.9 | 32.5 | 24.0 | 31.7 |
| 901 - 1200 | 53.2 | 85.7 | 51.0 | 82.7 |
| 1201 - 1500 | 12.0 | 97.7 | 17.3 | 100.0 |
| 1501 & over | 2.3 | 100.0 | 0.0 | |
| | <u>100.0</u> | | <u>100.0</u> | |

In Newark in 1940 only 21% of the families had incomes under \$1500 compared with 98% of the withdrawn applicants and 100% of the ex-residents.

\$972 was the average annual income per family among the withdrawn applicants, and \$962 among the ex-residents.

10% of the withdrawn applicants were receiving public assistance -- 6.3% of these were on W.P.A.

9.3% of the ex-residents were receiving direct public assistance at the time of their admission.

OCCUPATIONS

Of those reporting on their occupations the distribution was as follows:

| | <u>Withdrawn Applications</u> | <u>Ex-Residents</u> |
|------------------------|-------------------------------|---------------------|
| Unskilled | 20.5% | 27.9% |
| Semi-Skilled | 22.9 | 27.9 |
| Skilled | 13.6 | 15.1 |
| Clerical & Sales | 17.2 | 19.8 |
| Service Workers | 12.7 | 4.7 |
| Domestic " | 3.6 | 2.3 |
| Proprietors & Managers | 1.7 | -- |
| Semi-professional | 1.0 | -- |
| W.P.A. | 6.4 | -- |
| Armed Forces | .4 | 2.3 |
| | <u>100.0%</u> | <u>100.0%</u> |

SAVINGS

12.7% of the withdrawn applicants had savings ranging from \$5 to

\$1400. Three quarters of the families with savings had under \$200. More than half of them had under \$100. Of the 18 families with over \$500 it was found that several were young couples living with parents or in furnished rooms who had saved this money to buy furniture for their own homes. In several other cases this amount represented the life savings of old couples. (It will be remembered that none of these families received apartments in public housing projects for the reasons given earlier.

8.4% of the ex-residents had some savings at the time of their admission to the project. The amounts ranged from \$20 to \$350, with over half of these families having less than \$100. More than three-quarters had under \$200 and none had more than \$350.

| <u>Amount of Savings</u> | <u>Withdrawn Applications</u> | | <u>Ex-Residents</u> | |
|--------------------------|-------------------------------|---------------------|---------------------|---------------------|
| | <u>%</u> | <u>Cumulative %</u> | <u>%</u> | <u>Cumulative %</u> |
| Through \$100 | 57.7 | 57.7 | 55.6 | 55.6 |
| 101 - 200 | 16.2 | 73.9 | 22.2 | 77.8 |
| 201 - 300 | 7.2 | 81.1 | — | 77.8 |
| 301 - 400 | 1.8 | 82.9 | 22.2 | 100.0 |
| 401 - 500 | .9 | 83.8 | 100.0 | |
| 501 - 600 | 6.3 | 90.1 | | |
| 601 - 700 | 2.7 | 92.8 | | |
| 701 - 800 | 1.6 | 94.6 | | |
| 801 - 900 | 1.6 | 96.4 | | |
| 901 - 1000 | 2.7 | 99.1 | | |
| over 1000 | .8 | 100.0 | | |
| | 100.0 | | | |

AUTOMOBILES

11.8% of the withdrawn applicants and 13.1% of the ex-residents had automobiles.

INDEBTEDNESS

42.2% of the withdrawn applicants were in debt. Forty-five percent owed \$50 or less while 96% owed under \$500.

66.4% of the ex-residents had been in debt at the time of their admission with 68% owing less than \$50. Ninety-seven percent were in debt for less than \$200.

| <u>Amount of Indebtedness</u> | <u>Withdrawn Applicants</u> | | <u>Ex-Residents</u> | |
|-------------------------------|-----------------------------|---------------------|---------------------|---------------------|
| | <u>%</u> | <u>Cumulative %</u> | <u>%</u> | <u>Cumulative %</u> |
| Through \$50 | 44.7 | 44.7 | 65.8 | 65.8 |
| 51 - 100 | 21.7 | 66.4 | 14.5 | 80.3 |
| 101 - 200 | 21.4 | 87.8 | 17.1 | 97.4 |
| 201 - 300 | 7.1 | 94.9 | 1.3 | 98.7 |
| 301 - 400 | 2.2 | 97.1 | 1.3 | 100.0 |
| 401 - 500 | 2.4 | 99.5 | - | |
| over 500 | .5 | 100.0 | - | |
| | <u>100.0</u> | | <u>100.0</u> | |

The items for which these families owed money are listed

below:

| | <u>Withdrawn Applicants</u> | <u>Ex-Residents</u> |
|-------------------|-----------------------------|---------------------|
| Furniture | 44.1% | 26.6% |
| Loans | 18.7 | 24.0 |
| Clothing | 10.5 | 4.2 |
| Radio | 4.9 | 1.4 |
| Hospital | 3.9 | 2.8 |
| Refrigerators | 3.4 | 5.7 |
| Automobiles | 1.7 | 1.4 |
| Groceries | 1.7 | 2.8 |
| Gas Stoves | 1.1 | 2.8 |
| Jewelry | 1.1 | 2.8 |
| Washing Machines | .7 | 2.8 |
| Linens | .2 | 1.4 |
| Baby Carriages | .2 | 1.4 |
| Oil heaters | .2 | 1.4 |
| Utilities | 1.1 | 1.4 |
| Coal | 2.2 | |
| House furnishings | 1.5 | |
| Sewing machines | .6 | |
| Dentist | .6 | |
| Storage | .6 | |
| Moving expenses | .2 | |
| Funeral expenses | .2 | |
| Auto tires | .2 | |
| Vacuum cleaners | .2 | |
| Flowers | .2 | |
| Furs | .2 | |
| Doctor bills | | 5.7 |
| Utensils | | 2.8 |
| Rent | | 2.8 |
| Cameras | | 1.4 |
| Charge account | | 1.4 |
| Judgements | | 1.4 |
| Oil | | 1.4 |
| | <hr/> 100.0% | <hr/> 100.0% |

Following are some typical housing situations found among the withdrawn applicants:

Mr. and Mrs. G and their three year old daughter lived on the third floor in a sixteen-family tenement house located on a narrow alley where most of the buildings were warehouses. The steps and floors were broken and unsafe, the doors, windows and walls were all in poor condition, and the building was infested with mice and roaches. This flat had a toilet on the porch, which was shared by three other families. There was no bath or shower and only cold water. Gas was used for lighting and an oil stove for heat. There were no laundry facilities. Of the two bedrooms one had a window which faced a shaft and the other had no window at all. Ventilation throughout the apartment was very poor. For these accommodations they paid \$15 a month for rent, and an average of \$7 a month for utilities.

In spite of these conditions the investigator noted that the housekeeping was good and the furniture in good condition.

This family withdrew their application when they moved out of town where the husband had secured a job.

* * *

A mother and her eighteen year old daughter and eleven year old son had lived for five years in an apartment where the kitchen, bath and one bedroom were in the basement and the bathtub was in the kitchen. The basement bedroom could not be used because there was so much water on the floor. Therefore, the son had to sleep in the dining room. All of the rooms were dark and damp. The closets were not fit for use.

The foundation of the building was defective, the walls broken and sagging, the roof, floors and steps defective and unsafe and the building acutely infested. The hot water could not be used because of defective pipes. Although there was electricity the defective wires constituted a fire hazard in this frame structure. Heat was obtained from a coal stove. The investigator concluded his report with, "this place is unfit to live in, but the standards of housekeeping are excellent".

The rent for this dwelling was \$20 a month, this rental having recently been increased from \$15 a month. This dwelling, a health, safety and fire hazard, is typical of that occupied by scores of families in this city.

This family was deferred until the mother would receive her final citizenship papers, which were expected shortly.

Mr. and Mrs. J. and their six children lived in a building which the investigator said "should be condemned -- the property is too old to occupy safely". The area, a mixed residential and industrial one, "is not suitable for family life". There was no play space for the six children, the oldest being a boy of sixteen years.

These eight persons lived in four rooms in the rear of a frame structure where the floors were dangerously weak and the entire building in very poor condition. They had only cold water and a bathroom that was too cold for use. The apartment was heated by a coal range. Two persons had to sleep in the living room.

The entrance to this flat was through an alley under the house and up the rear stairs. The rent was \$15 a month and an average of \$12 a month was spent on utilities including fuel and ice. The investigator marked this family as "resourceful".

This application was withdrawn when it was found that the family had six children instead of the five that had been reported. The father stated that one child had been left out because they realized that there were no accommodations for so large a family. At the time application was made there were no four-bedroom units, which is what they would have required.

SUMMARY

In discussing why the applications were withdrawn we pointed out that a selective factor might operate in the case of tenants living in the project. The withdrawn applications were largely those of families which had moved and could not be located, or had failed to answer follow-up letters concerning their applications. This may imply that the less responsible and more mobile families are eliminated.

With regard to population composition the withdrawn applicants had a much larger percentage of two-person families than the project population. This reflects the housing authority policy of giving preference to families with children. The withdrawn applicants had a greater percentage of older persons, and a smaller percentage of children.

The housing of the ex-residents was worse than that of the withdrawn applicants since 55% of the former had housing need scores of over 60, whereas only 33% of the withdrawn applicants were in that category. The average score of the ex-residents was 14 points higher than the average of the withdrawn applicants. The average rental and cost of utilities, for the ex-residents before moving into the projects, and of the withdrawn families was very close with the latter paying only \$.51 a month more than the gross rent of the project families in their former dwellings. The housing of both groups was much worse than the average for the city as a whole.

At the time of making their applications 8% of the ex-residents were regarded by the investigator as having poor housekeeping habits, as compared with 4% of the withdrawn applicants. Poor housekeeping habits cannot be disassociated from poor housing and lack of facilities. When families move into standard housing, where they have adequate facilities, their housekeeping generally improves. In both groups about a quarter had furniture that was inadequate or in poor condition.

The income distribution of both groups was very close. The average annual income of the ex-residents of \$962 was \$10 less per year than the \$972 average of the withdrawn applicants. Both groups had a considerably lower average annual income than the average for the city as a whole.

The occupational distribution of both groups was very similar with the largest categories being those of unskilled and semi-skilled workers.

At the time of their application a smaller number of the ex-residents than of the withdrawn applicants had any savings. All of the ex-residents with savings had under \$350 whereas 17% of the withdrawn applicants with savings had more than that amount.

About the same percentage in each group had automobiles.

A much greater percentage of the ex-residents than of the withdrawn applicants had been in debt at the time of making their applications. However, the ex-residents who were in debt, owed, on the average, less than the withdrawn applicants. Eighty percent of the ex-residents in debt owed less than \$100, whereas only 66% of the withdrawn applicants were in that category.

The items for which most families were in debt, in both groups, were furniture and loans.